

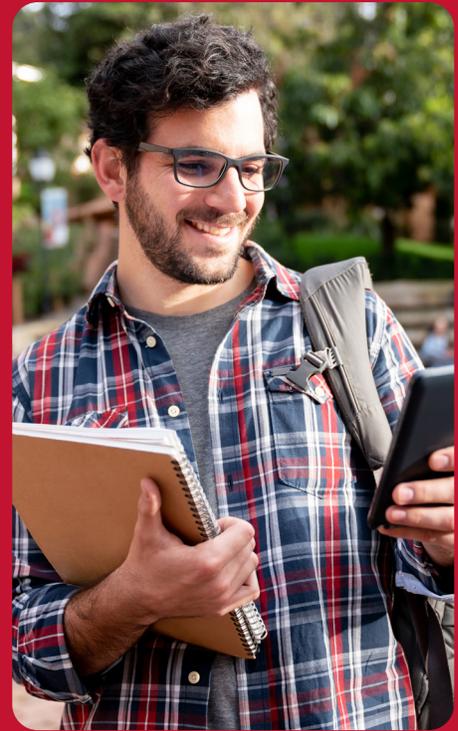


Lake Forest College

Student Coverage With Care 2025-2026



LAKE FOREST
COLLEGE



What's Included?



Academic
Student
Assistance
Program (ASAP)



Access to
Academic
Vision Care
(AVC)



Academic
Emergency
Services
(AES)*



Telehealth
solutions through
AcademicLiveCare
(ALC)



Coverage
when
traveling



UnitedHealthcare
Choice Plus
is the PPO

Eligibility

All undergraduate students registered for at least half time or greater are required to have health insurance coverage and will be automatically enrolled in and charged for this Student Health Insurance Plan unless proof of comparable coverage is furnished.

All graduate students are eligible to enroll in this Student Health Insurance Plan on a voluntary basis.

Dependents are not eligible.

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit lakeforest.myahpcare.com/additionalresources

For more information, please visit lakeforest.myahpcare.com.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.



Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of UnitedHealthcare.

Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER <small>Payments are based on the Allowed Amount</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Allowed Amount</small>
Deductible Per Insured Person, per Policy Year	\$250	\$500
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$6,350	
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80% (Deductible waived)	50%
Physician's Visits	80%	50%
Diagnostic X-ray Services & Laboratory Procedures	80% (Deductible waived)	50%
Medical Emergency Expenses Copay waived if admitted	80% after a \$250 Copay per visit	80% after a \$250 Copay per visit
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	No Benefits
Prescription Drugs Up to a 30-day supply (\$300 Prescription Drug Deductible)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$10 Copay Tier 2: \$25 Copay Tier 3: \$45 Copay (Deductible waived)	50%

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER 01/01/2026 - 07/31/2026
Enrollment Periods	06/17/2025 - 08/15/2025	11/17/2025 - 01/15/2026
Waiver Deadline	08/15/2025	01/15/2026
Student	\$2,125	\$1,235

To view all enrollment and coverage periods available, please visit lakeforest.myahpcare.com.

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at lakeforest.myahpcare.com upon approval by federal and state authorities.